

<i>SERFF Tracking Number:</i>	<i>ZURC-125318612</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026496</i>
<i>Company Tracking Number:</i>	<i>CW-CF-26667</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-26667 - Commercial Property Endorsement Filing</i>		
<i>Project Name/Number:</i>	<i>CW-CF-26667/</i>		

Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: CW-CF-26667 - Commercial SERFF Tr Num: ZURC-125318612 State: Arkansas

Property Endorsement Filing

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: AR-PC-07-026496

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: CW-CF-26667

State Status:

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Deborah Freeman

Disposition Date: 10/24/2007

Date Submitted: 10/23/2007

Disposition Status: Approved

Effective Date Requested (New): 11/23/2007

Effective Date (New): 11/23/2007

Effective Date Requested (Renewal): 11/23/2007

Effective Date (Renewal):
11/23/2007

General Information

Project Name: CW-CF-26667

Project Number:

Status of Filing in Domicile: Not Filed

Domicile Status Comments: The domicile state for Zurich American Insurance Company and American Guarantee and Liability Insurance Company is New York and this filing will soon be submitted to the state.

The domicile state for Zurich American Insurance Company of Illinois and American Zurich Insurance Company is Illinois and this filing will soon be submitted to the state.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/24/2007

State Status Changed: 10/23/2007

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>ZURC-125318612</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>CW-CF-26667 - Commercial Property Endorsement Filing</i>		
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Corresponding Filing Tracking Number:

<i>SERFF Tracking Number:</i>	<i>ZURC-125318612</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026496</i>
<i>Company Tracking Number:</i>	<i>CW-CF-26667</i>		
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Filing Description:
Commercial Property Endorsement Filing

Company and Contact

Filing Contact Information

Deborah Freeman, Product Analyst	deborah.freeman@zurichna.com
1400 American Lane	(847) 605-4238 [Phone]
Schaumburg, IL 60196-1056	(847) 605-7768[FAX]

Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Filing Fees

SERFF Tracking Number: ZURC-125318612 *State:* Arkansas
First Filing Company: American Zurich Insurance Company, ... *State Tracking Number:* AR-PC-07-026496
Company Tracking Number: CW-CF-26667
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CW-CF-26667 - Commercial Property Endorsement Filing
Project Name/Number: CW-CF-26667/

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: State filing fee of \$50.00 per filing applies.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Insurance Company	\$50.00	10/23/2007	16250762
American Guarantee and Liability Insurance Company	\$0.00	10/23/2007	
Zurich American Insurance Company of Illinois	\$0.00	10/23/2007	
American Zurich Insurance Company	\$0.00	10/23/2007	

SERFF Tracking Number:	ZURC-125318612	State:	Arkansas
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TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	CW-CF-26667 - Commercial Property Endorsement Filing		
Project Name/Number:	CW-CF-26667/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/24/2007	10/24/2007

SERFF Tracking Number:	ZURC-125318612	State:	Arkansas
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Company Tracking Number:	CW-CF-26667		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	CW-CF-26667 - Commercial Property Endorsement Filing		
Project Name/Number:	CW-CF-26667/		

Disposition

Disposition Date: 10/24/2007
Effective Date (New): 11/23/2007
Effective Date (Renewal): 11/23/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: ZURC-125318612 State: Arkansas

First Filing Company: American Zurich Insurance Company, ... State Tracking Number: AR-PC-07-026496

Company Tracking Number: CW-CF-26667

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: CW-CF-26667 - Commercial Property Endorsement Filing

Project Name/Number: CW-CF-26667/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Primary Occurrence Limit of Insurance	Approved	Yes

SERFF Tracking Number: ZURC-125318612 State: Arkansas
 First Filing Company: American Zurich Insurance Company, ... State Tracking Number: AR-PC-07-026496
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 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: CW-CF-26667 - Commercial Property Endorsement Filing
 Project Name/Number: CW-CF-26667/

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Primary Occurrence Limit of Insurance	U-CP-720-10 07 A CW		Endorsement/Amendment/Conditions		0.00	Primary Occurrence Limit of Insurance U-CP-720-A CW 1007.pdf

Primary Occurrence Limit Of Insurance



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

Named Insured / Mailing Address:

Producer:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

Commercial Property Coverage Part

A. The Building And Personal Property Coverage Form is amended as follows:

Section C – Limits Of Insurance is replaced by the following:

The Limit of Insurance of \$_____ is the total insured value per location. In no event shall our liability exceed this limit in any one "occurrence".

The most we will pay for loss or damage to outdoor signs attached to buildings is \$1,000 per sign in any one "occurrence".

The limits applicable to the Fire Department Service Charge and Pollutant Clean Up and Removal Additional Coverages are in addition to the Limits of Insurance.

Payments under the Preservation of Property Additional Coverage will not increase the applicable Limit of Insurance.

B. The Commercial Property Conditions is amended as follows:

Paragraph 1. of the **Other Insurance** Commercial Property Condition is replaced by the following:

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. You may also have other insurance that has been specifically written to be excess of this policy. If you have either, the coverage provided under this Coverage Part shall be primary until our stated Limit of Insurance is reached.

All other terms and conditions of this policy remain unchanged.

Signed by: _____

Authorized Representative

Date

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<i>Project Name/Number:</i>	<i>CW-CF-26667/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125318612 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: AR-PC-07-026496
Company Tracking Number: CW-CF-26667
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CW-CF-26667 - Commercial Property Endorsement Filing
Project Name/Number: CW-CF-26667/

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/24/2007

Comments:

Attachment:

NAIC PC TD-1 - Form - 4.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 10/24/2007

Comments:

Attachment:

Cover Letter - Form - 4 - SERFF.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Approved 10/24/2007

Comments:

Attachment:

Filing Memorandum Form - 4.pdf


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Zurich North America				Group NAIC #	212
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Zurich American Insurance Company	NY	16535	36-4233459			
American Guarantee and Liability Insurance Company	NY	26247	36-6071400			
American Zurich Insurance Company	IL	40142	36-3141762			
Zurich American Insurance Company of Illinois	IL	27855	36-2781080			

5. Company Tracking Number	CW-CF-26667
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Deborah A. Freeman 1400 American Lane Schaumburg, IL 60196	Product Analyst	(847) 605-4238	(847) 605-7768	deborah.freeman@zurichna.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Deborah A. Freeman			

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	1.0000
10. Sub-Type of Insurance (Sub-TOI)	1.0001
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial Property Primary Occurrence Limit of Insurance Form Filing
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11/23/2007 Renewal: 11/23/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	10/23/07
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CW-CF-26667
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We are submitting for approval the following endorsement:

- U-CP-720-A CW (Ed. 10/07) – Primary Occurrence Limit of Insurance

We request that this filing becomes effective on December 3, 2007.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: EFT Transaction Amount: \$50.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CW-CF-26667
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	CW-CF-26667

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Primary Occurrence Limit of Insurance	U-CP-720-A CW (Ed. 10/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1



October 23, 2007

VIA SERFF FILING

Honorable Michael Pickens
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Reference: Commercial Property Endorsement Filing
Zurich American Insurance Company NAIC #212-16535
American Guarantee and Liability Insurance Company NAIC #212-26247
American Zurich Insurance Company NAIC #212-40142
Zurich American Insurance Company of Illinois NAIC #212-27855
Company Filing Number: CW-CF-26667

Zurich North America

1400 American Lane
Schaumburg, Illinois
60196-1056

Telephone: (847) 605-4238

Facsimile: (847) 605-7768

Internet :

www.deborah.freeman@zurichna.com

Dear Honorable Pickens:

On behalf of the above referenced companies and in accordance with the filing requirements of your state, we hereby advise that it is our intention to file for use the following endorsement:

- U-CP-720-A CW (Ed. 10/07) – Primary Occurrence Limit of Insurance

For your reference, the Explanatory Memorandum which has been included with this submission provides further clarification of the filing.

We request that this filing becomes effective on November 23, 2007.

This filing is being submitted electronically through SERFF. If you have any questions or concerns regarding this matter, please do not hesitate to contact me.

Sincerely,

Deborah A. Freeman
Product Analyst
Regulatory Services
(847) 605-4238
(847) 605-7768 (FAX)
www.deborah.freeman@zurichna.com

**Filing Memorandum
American Guarantee and Liability Company
American Zurich Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois
Commercial Property**

We wish to submit one new endorsement.

U-CP-720-A CW (10-07) – Primary Occurrence Limit of Insurance

This is an optional endorsement to be attached to ISO's Commercial Property Policy (CP 0010 and CP 0090). The endorsement revises the Limit of Insurance provision to specify a per location limit. It also specifies that this policy is primary over any other insurance until that limit is met.